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THE J. E. JONES LETTER

BLUNDERS ABOUT SHIPS

The sale of five vessels to the Dollar Steamship Company by the United States Shipping Board has added another act to the series of blunders of Government ownership, control and management of merchant ships. The opposition to Government ownership has become so almost unanimous in this country that the Shipping Board was unable to behold the fact that they had achieved the exception to the rule that "government ownership does not pay," and that these particular ships were actually being operated at a profit.

When the United States was preparing for war every ship yard, and a lot of lumberyards, were pressed into service to build ships. There were steel ships, wooden ships, and even cement ships. Most of the last two classes were obsolete before they were finished. Many of them represented pure incompetency and waste. Rather than sell many foolish ships—for that is about all they ever were—the Government has permitted them to rot and rust away.

The proposal for a ship subsidy law, that would enable the Government to maintain the big gains it had obtained with a merchant marine, failed in Congress. The Shipping Board has been a football for the Administration ever since it was created. When the Board was surprised itself with results beyond all expectation in the operation of merchant ships, its powers were split by turning over the operating end of the ships to the Emergency Fleet Corporation. The Board, itself, was packed with politicians and between these politicians and the Emergency Fleet administrators, the remnants of practical men on the Shipping Board and in the Government service with vision and understanding to work out the middle of our merchant marine were powerless.

Chairman O'Connor is explaining the Dollar ship sale. But the more he says the plainer it is that the Jones Act has been defeated in its intent by a majority of the very Shipping Board charged with the duty of administering it.

MERCHANT MARINE ACT

Such "national policy" as exists has been set forth in the Merchant Marine act, which the Shipping Board administers. This act contemplates the sale of government-owned vessels, but it lays down certain policies as follows: "It is necessary for the national defense and for the proper growth of the foreign and domestic commerce that the United States shall have a merchant marine of the best equipped and most suitable types of vessels sufficient to carry the greater portion of its commerce and serve as a naval or military auxiliary in time of war or national emergency, ultimately to be owned and operated privately by citizens of the United States. . . . The United States Shipping Board shall, in disposition of vessels and shipping property as hereinafter provided, in the making of rules and regulations, and in the administration of the shipping laws always keep in view this purpose and object as its primary end to be obtained."

In spite of the above the Shipping Board by a vote of 3 to 2, sold 5 of the best government-owned vessels that cost about \$7,000,000 each, and are estimated to be worth from \$2,000,000 to \$3,000,000 each, for the sum of \$1,125,000 each. Although the price may be a subject for expert knowledge and determination, a bigger question than the money-value of the ships is involved. The sale of the five ships carry with them a guaranty for only five years' operation, without any provision for replacement. Chairman O'Connor seems to want people to believe that if the purchasers "keep them going for five years there is no reasonable question that they will keep them going indefinitely." It is a wholly unwarranted assumption. These ships, in his hours of meditation, will recall the lines: "Ships that pass in the night and speak each other in passing."

THE MOVIE

News from the White House reaffirms that "the President is firm against the Russian Soviet." And in the same column that carry this dispatch is the comment that Senator Borah, Chairman of the Foreign Relations Committee, is the leading advocate in the country of the recognition proposal. Just how the President and the Senate are going to "get together" as a Republican program under such circumstances is one of the Springtime mysteries at the National Capital.

COMPACTING BUSINESS

Officials of the National Administration have been producing facts and figures to prove that deflating prices in stocks and bonds, and the rate of exchange and loans, have very little to do

BETHEL MAN LOSES HAND ON SAWING MACHINE

Monday morning while sawing wood with a gasoline engine outfit Alfred J. Peaslee had the misfortune to lose his left hand. He was placing a stick of wood under the saw to stand on when the saw caught his coat sleeve drawing it so that it was necessary to amputate it. He is resting as comfortably as can be expected.

DIRECTED ENTHUSIASM

A splendid group of boys—"Beavers" and "Eagles"—well on the road to Scout work, met on Monday evening for business only. It was voted that every one make bird houses this week and take some of them to the Grammar School next Monday evening. Two weeks time was the limit set for the building of houses. The troop committee are asked to judge these houses in two weeks time. It was understood that all who wish to be included in the June trip to the sea, at the mouth of the New Meadows River, need to complete the second class tests as a minimum requirement. The Scoutmaster insists that thorough preparation be made by every boy for this journey. May the worthy enthusiasm shown be used in preparing mind and body for real, clean, wholesome outdoor life. First class Scouts will be given special responsibility and honor.

WEST BETHEL

Mrs. C. W. Bell is spending some time with Mr. and Mrs. G. D. Morrill. Friends of Mrs. Bell will be glad to know that she is more comfortable.

Mrs. Nellie Seabury is caring for Mrs. Ira Bennett. Mrs. Bennett is gaining slowly.

Miss Ruth Laxton, who has been assisting in the home her sister, Mrs. Frank Hunt, at Bethel, has returned home.

Mrs. Charles Melonis was in Lewiston Friday.

Mr. E. B. Whitman was the guest of his parents on Grover Hill, Sunday. Master Robert Whitman will spend his vacation with his grandparents, Mr. and Mrs. Albert Whitman.

Mrs. Thaddeus Laxton spent Thursday in Bethel.

Mr. and Mrs. Ervin Hutchinson, who have been spending the winter in Bethel, have returned to their home here.

Miss Libbie Goodridge of Portland was the guest of her mother, Mrs. Estella Goodridge, recently.

Mrs. Harry Kessel and daughter Marjorie were in Gilead Wednesday.

J. L. Perry and family who have been in Bethel this winter returned home Saturday.

Miss Vera Libby of Gorham was the guest of friends in town over the week end.

Miss Austin and friend of Bethel were guests of Mr. and Mrs. Hazen Lowell, Sunday.

Miss Janet Fraser of Gilead was a guest in the home of E. H. Jordan recently.

Miss Ruth Laxton was a recent guest of Mrs. Carroll Abbott.

Mrs. George Hyde passed away at the home of her brother, Wilfred Robbins, Friday morning after a long illness. The remains were taken to Boston for burial Sunday.

Mr. and Mrs. Harry Bryant and children were guests of Mr. and Mrs. Ira Bennett, Sunday.

SOUTH ALBANY

School opened in the District, April 6, Alta Bird teacher.

Lester Walker is carrying the scholars from the Clark District.

Miss Mae Penfold from South Paris has been visiting her cousin, Jane Brown.

A little daughter arrived April 6 to Mr. and Mrs. Hansen.

Mrs. Lilla Stearns has returned home from Norway, where she has been working all winter.

High Stearns spent the Easter vacation at his home in this place.

Frank Munkel from Norway was at J. H. Stone's mill Saturday doing some work on the engine.

Verdon Flint called at James Kimble's, Sunday.

R. J. Woodwell was out taking taxes over the first of the week.

At the special town meeting held April 1, L. J. Andrews was elected third selectman.

The average American is a baiter. He likes to overcome difficulties. It is due to this inherent characteristic that statistics surrounding our great industrial developments have been overcome, playing out country farmers among us, and giving to us as a nation, living conditions absolutely unknown in other countries.

BETHEL AND VICINITY

Miss Myrtle Wilson visited Miss Dorothy Clark in Lewiston a few days last week.

Mr. L. A. Hall has returned from the C. M. G. Hospital and is at the home of W. F. Clark.

Mr. and Mrs. Wesley Wheeler and daughter, Elmyra, were Sunday guests at S. L. Grover's.

Miss Melba Blake is spending a few days with her cousin, Mrs. Leroy Andrews, and family.

Miss Electa Chapin and brother, Milan, were callers at the Haggood farm one day last week.

Mr. and Mrs. William Forbes of Fairfield are guests in the home of Mr. and Mrs. D. M. Forbes.

Mr. Owen Demeritt and daughter, Louise, spent a few days in camp at Ketchikan, recently.

Mr. Forrest Stowell is staying at the home of Rev. C. B. Oliver and working for Lyman Wheeler.

Mr. Clarence Philbrook, a student in Norwich University, spent his vacation at his home in town.

Mr. and Mrs. Perley Wing of Bryant's Pond were guests of Mr. and Mrs. C. F. Morgan, recently.

Miss Pearl Sampson returned home Monday from Littleton, N. H., where she has been visiting relatives.

Mrs. Robert Clough has returned home from Mason, where she has been employed for the past four months.

Master Laurence Bartlett has been visiting his uncle and aunt, Mr. and Mrs. R. T. Sloane, in Auburn this week.

Mr. and Mrs. Myron Bryant have moved into the Perley Andrews house on Vernon Street, which they purchased recently.

Mr. Robert French returned to his home in Turner, Monday, after spending a week with his grandmother, Mrs. Anna French.

Miss Katherine Kendrick, who has been visiting her mother, Mrs. Kendrick, at Mrs. Hiram Bean's, has returned to her school in Vermont.

Mr. Hugh Stearns, G. A. '24, who is now attending the University of Maine, was an overnight guest of Mr. and Mrs. Henry Austin, recently.

Mr. Theodore Arsenault, who has been running Harry Brown's barber shop for the past few months, went to Sanford, Thursday, where he has employment.

Mrs. Annie Willey accompanied her sister, Mrs. Bryant, of Buckfield to the St. Barnabas Hospital at Portland last week where Mr. Bryant underwent an operation.

Mr. F. B. Hall has moved his family into the upstairs part in the Gidwin house on Church Street. Mr. Hall recently sold his home on Main Street to Mrs. Wm. Griffin and son, Jesse B. Chapman.

Mrs. Gehring has been confined to her room for ten days, and although now able to take short walks, has been obliged to delay resuming "The Music Lovers' Club," and "The Open Forum" till further notice.

Mr. Harry H. King went to West Stewartstown, N. H., last week, where he will manage the West Stewartstown House. This is not Mr. King's first venture of this kind as he was for several years manager of the old Prospect Hotel in Bethel. His many friends wish him success in this new venture.

The Maine Farmer of March 29 devoted more than a page of its issue to tributes paid Dr. George M. Twitcheell of Monmouth for 40 years of faithful service to the betterment of Maine agriculture. Letters of commendation for the "Grand Old Man" were printed from Dean Louis S. Merrill of Maine College of Agriculture, Frank P. Washburn, Commissioner Maine Department of Agriculture, John E. Abbott, Master of State Orange, and scores of others who were head in their profession of this man who has devoted the greater part of his life to the agricultural and rural life of Maine. Dr. Twitcheell is a former Bethel man, and is well and favorably known by a large number of people throughout eastern United States and the Canadian provinces.

Mrs. I. H. Wight was in Lewiston, Monday.

Mr. F. L. Edwards was in South Paris one day last week.

Mrs. Emma Jordan is ill at the home of Mrs. S. H. Jodrey.

Mr. S. H. Browne is working at Shelburne, N. H., this week.

Mr. Walter Luman is in Montreal, where he has employment.

Mrs. F. P. Flint and two daughters were in Lewiston, Monday.

Mrs. Ira C. Jordan, who has been ill, is much improved at this time.

Mrs. Helen Fisher and Mrs. Cunningham were in Berlin, N. H., Monday.

Mr. and Mrs. Herbert Winslow are keeping house in Frank Taylor's real.

Mr. and Mrs. J. W. Reynolds are rejoicing over the birth of a son March 27.

Mrs. Fred Abbia has been confined to the house by illness the past two weeks.

Mr. Richard Verville is the guest of his parents, Mr. and Mrs. Archie Verville.

Misses Ruby Gaudet and Gwendoline Godwin spent the week end in Portland.

Mrs. Bessie Sloane was the guest of her son, Roger Sloane, in Auburn, recently.

Mr. William Dean has moved his family into the Colburn house on Mechanic Street.

Mrs. Fickett of Farmington is visiting her daughter, Mrs. C. L. Mills, and family.

Rev. and Mrs. W. C. Curtis are spending the week with Dr. and Mrs. J. G. Gehring.

Mrs. P. L. Edwards and Miss Harriet Merrill were in Portland, Tuesday and Wednesday.

Mrs. Thaddeus Laxton of West Bethel visited her daughter, Mrs. Frank A. Hunt, Thursday.

Mr. Harry Brown has resumed work in his barber shop after an absence of several months.

Messrs. C. M. Bennett and F. A. Gibson of West Bethel were at George Haggood's, recently.

Miss Ruth Crosby of Arlington, Mass., is visiting her sister, Mrs. Earle Williamson, and family.

Mr. Ervin Hatchman and family have returned to their home in West Bethel after spending the winter in this town.

Miss Ruth Emery, who has been spending her vacation with her parents, Mr. and Mrs. Walter Emery, has returned to Naugatuck Institute.

PARENT-TEACHER MEETING

Mrs. Merton Warren will speak at the next regular meeting of the Parent-Teacher Association, Monday, April 12.

LITTLE LORD FAUNTILER

Little Lord Fauntleroy, a three act drama, will be given in Odeon Hall, Bethel, Thursday evening, April 10th.

Seven well chosen characters complete the cast, ranging from a bootblack in the streets of New York City to an Earl of one of the great estates in England.

The story, which is well known, is acknowledged to be one of the best of its kind ever written, and the interpretation of the different parts by the different members of the cast, after many weeks of study and practice, is sure to be very entertaining.

The play is given under the auspices of the Universalist Church. The proceeds are to be used by the young people in their church work and for repairs to the building.

Tickets are on sale at Bonnerman's drug store.

HENRIETTA B. HYDE

After a lingering illness, Henrietta B. Hyde, the wife of George L. Hyde, formerly of Bethel, Mass., passed away at the home of her brother in Bethel, Maine, on Friday, April 8th. Interment was in Woodlawn Cemetery, Bethel, Mass. She is survived by her husband, George L. Hyde, a brother, Wilfred L. Robbins, and a sister, Emily E. Robbins.

GRANGE NEWS

BETHEL GRANGE

A Maine program was carried out at the meeting of Bethel Grange, Thursday evening. Essays on the "Industries of Maine," "The Sardinia Factory," "The Boot and Shoe Business," and "Starch Manufacturing" were read. Herman Mason read the "Principal Facts of Maine." The song, "Back to Maine," was sung. Superintendent Russell spoke on the schools. On the table of exhibits was an aeroplane about three feet long, made in perfect shape, also a ship with all the equipment and made with a jackknife. They were made for and owned by the boy who recently broke his leg, Walter Jodrey. A quilt made 100 years ago and kept now—it has never been used; also some home spun and home woven pure linen towels, pictures of earlier settlers of Bethel, and pictures of the pulp manufacturing, down to the present.

The program for April 16 will be: Song, Arthur Dudley; Roll Call answered by each one telling what we as a Grange can do for the community.

Reading, Lilla Morgan; Question, Should Maine have capital punishment? opened by Mr. Russell. An acting charade based on some old song by Rose Harvey, Lottie Inman, Lottie Bartlett, and as many of the men as they want.

CHURCH ACTIVITIES

CHRISTIAN SCIENCE CHURCH

Chapman Street Sunday School at 10.00 A. M. Sunday services at 10.45 A. M.

METHODIST CHURCH

"The Singing Church" Rev. C. B. Oliver, Minister 10.45 A. M. Divine worship and sermon.

12.00 M. Church School. 6.30 P. M. Epworth League. 7.30 P. M. People's evening worship. 7.30 P. M. Tuesday: (Family worship). Prayer meeting.

Union Community Easter Service next Sunday A. M. at 6.30. Everybody up at the Universalist church.

Community worship Tuesday, Wednesday and Thursday of this week. Thursday at the Congregational church, 7.15 P. M. Observance of the Lord's Supper.

Choir rehearsal Friday evening at the church, unless otherwise notified. Easter Sunday 10.45. Worship. Special music. Sermon, "The Opened Curtain." Special Easter concert in the evening at 7.30. Boys and girls of all ages will take part. All are welcome.

Notice the special Parent-Teacher program for Monday evening. Prayer group Tuesday evening at 7.30.

Since we observe communion as a community on Thursday evening, the usual Lord's Supper, due last Sunday, was omitted.

CONGREGATIONAL CHURCH

Sunday, April 12: 10.45: Easter service of worship, with Easter music and sermon. 12.00: Church School. 7.15: Easter evening service by the Church School. The first part of the program will consist of recitations, songs and exercises by the smaller children. Later, the pageant, "From the Gates of His Garden," will be given by older scholars. An offering will be received.

All should remember the early Easter morning service at the Universalist church.

UNIVERSALIST CHURCH

Rev. Charles Easternhouse, Minister. Next Sunday special Easter services. Sunrise service at the church at 6.30 conducted by the young people. Special music. The Rev. H. T. Achenbach, Rev. C. B. Oliver and Rev. C. Easternhouse will give short talks.

At 11 o'clock the Easter service will be held. A special large choir of male and female voices will provide extra music. Songs will be given by Mrs. M. Hastings and Mr. M. Chapin. The minister will preach on the subject, "The Hope of the World's Resurrection."

In the evening at 7.15 a concert will be given by the members of the Sunday School.

Friday evening at 7.15 a special illustrated lecture will be given at the church.

On Thursday, April 10th, the young people of the church will present the play, "The Little Lord Fauntleroy," at Odeon Hall. Tickets will be on sale at the drug store and at Mr. Currier's store.

Government is spending \$50,000 reconstructing and improving road and trails in Lafayette National Park, Maine.

BETHEL TO BUILD A SCHOOL HOUSE

A small crowd was present at the special town meeting Saturday afternoon in Odeon Hall. The meeting was called to order at two o'clock by Town Clerk Albee J. Brooks who read the warrant.

Hon. H. H. Hastings was chosen Moderator of the meeting.

The report of the special committee was read by the Secretary, Miss Maud Thurston. The committee recommended that the town purchase a lot of land of C. K. Fox at the end of Philbrook Avenue, said lot containing about one acre. They also recommended that a four-room one-story building be erected on the lot.

It was voted to raise \$1,500 to purchase the lot recommended by the special committee.

It was voted to raise \$15,000 for the purpose of erecting the building, the money to be hired, and the town is to raise \$3,000 per year until the loan is taken up.

It was voted to have a building committee and the following citizens were chosen: Hon. H. H. Hastings, F. E. Russell, Frank A. Brown and John Burbank. Mr. Brown withdrew and W. H. Thurston was elected to take his place.

Work will be begun as soon as the frost is out of the ground. The building will be about 48 feet by 75 feet in size.

It was voted to raise the sum of \$300, Bethel's part in building a new ferry boat for Hanover ferry.

BETHEL ECHOES

One likes to feel that our bill-hamlet is known far and wide. At a reception in far-away California six people were met one day who had been charmingly entertained at Bethel Inn, while three chauffeurs gave weighty assurances that they would always like to be as well cared for.

An amusing incident may interest our young people. Many years ago a Bethel boy wrote a book. He was in his teens! Places and people were delicately interwoven in a story called "Their Club and Ours." A prominent publisher printed it; and more books followed—which were historical stories.

But this first book was a real picture of real young lives.

Recently, the following letter was received by Mr. John Preston True of Waban, Mass. He had written a short, witty criticism upon an article in Colliers, calling attention to an historical error, and signing his full name.

"Green Ridge, Missouri. March 23rd, 1925. John Preston True, Waban, Mass. Dear Sir:

I am enclosing you a clipping from Colliers, which will explain itself. I just wondered if you were the John Preston True who wrote that delightful book, "Their Club and Ours." I was given a copy, as a present, and it has been read by hundreds of children.

It is now passing through my own family, and I have ten children. If you see fit to answer this letter, let me know if it is still published. I consider it the best, most interesting story ever published for young people.

Yours very truly, Frederick Reams."

Louisa Alcott gave it warm praise, and there is still one copy of the book left in the Bethel Public Library—the mate having been read into letters.

NEWBY

Mrs. L. F. Bartlett who has staying at W. N. Powers a few weeks has returned to her home in Bethel.

Elmer Bailey has finished logging and moved back to his home here.

Bertha Bailey has returned home after spending the winter with her sisters at Bethel and Kennebunk. Her mother, Mrs. A. E. Bailey, also returned to her home.

Mrs. Charles Robertson and son, Wade, called at W. N. Powers' last Sunday afternoon.

Mrs. Dwan McPherson was in Gilead one day last week.

NORTH PARIS

Ray Cotton has traded his place here with Mrs. Max Kimball of South Paris for home in that place.

Walter Littlehale is working for A. D. Littlehale.

Mrs. A. D. Littlehale received the sad news of the death of her aunt, Mary A. Dow, of Rochester, N. H.

Richard Curtis has been helping Alfred Andrews the past week.

William Littlehale spent a few days last week as the guest of Gladys Allen of Turner Centre.

Schools began again last Monday morning after having a week's vacation.

(Continued on page 8)

ASKED AND ANSWERED

(This is a valuable educational feature in The Oxford County Citizen. Send in your questions, and address them to U. S. Press Association, Continental Trust Building, Washington, D. C. Mention this paper when you write. Enclose two cents in stamps for reply. Do not include trivial matters or questions requiring extensive research.)

Q. Is it possible for statisticians to determine the percentage of deaths, and of particular diseases from year to year?

Yes. Unless there is an epidemic or a scourge sweeping over the country, the so-called mortality tables of the life insurance companies are found to be absolutely dependable. For many years statistics showing the rate of deaths have been carefully compiled, through censuses taken by public and private agencies. By dividing the deaths with the total population it is found that the death rate year by year is substantially unchanged. The life insurance companies have determined the exact percentage of deaths of persons who are over weight, and many of the companies are adding a gradual increase in premiums for each ten or twenty pounds, etc. The same is true in reference to weights that are below the average of an arbitrary figure. The height of the person is taken into account. The way in which diseases are measured is interestingly illustrated by a bulletin recently issued by the United States Public Health Service, giving statistics that cover the entire United States. This bulletin shows that in a single week in March of this year that there were 1,455 cases of diphtheria, while for the same period in 1924 there were 1,916 cases of this disease. Of scarlet fever for the same period there were 4,728 cases this year as against 4,416 cases last year.

Q. How much water is there in an inch of rain?

One inch of rain in New York City means that about five and one-half billion gallons of water falls on the land covered by the city. Spread over an acre of land an inch of rain is a little more than 27,000 gallons of water.

Q. What are causes of people yawning?

This is a method of relief sought by the muscles of the chest and of the breathing apparatus. Usually after three yawns have been taken for some time they seem to relax themselves.

Q. What is the meaning of the following: Passive resistance?

Whether or any other dictionary will straighten you out upon this question. One form of passive resistance is answering questions that are fully covered by the dictionaries. Your inclination is to refuse to do it.

Q. Was John Marshall the first Chief Justice of the United States Supreme Court?

In the radio announcement preceding the inaugural ceremonies in Washington, one of the speakers referred to him as such.

John Jay of New York was the first Chief Justice. He served from 1789 to 1795.

John Rutledge of South Carolina was appointed Chief Justice in 1795, but he met with the untimely fate which recently fell to Chief Justice Warren of Michigan, because in each case the Senate declined to confirm the appointment. Then came Oliver Ellsworth of Connecticut, who served from 1796 to 1800. John Marshall was appointed Chief Justice in 1801, and he took office at the close of the administration of John Adams, to whose cabinet he served as Secretary of State. His first official act was to administer the oath of office to Thomas Jefferson. Marshall was Chief Justice until the time of his death in 1835. He lives in history as the interpreter of the Constitution. His predecessors were not connected with the great questions that in 1803 Marshall by one of his great contemporaries, William Pinkney, that "he was then to be the chief justice of whatever country his lot might happen to be cast."

Q. I have a pair of duelling pistols. What are the best places to keep them?

Which figured to one or more shots on Road No. 1, near Augusta, Georgia. I would like them to be a museum, or Henry Ford, and how could a letter be addressed to reach him?

Nothing gets to me unless it is a letter, and particularly a letter from a woman, which I will read and answer as soon as I can. If presented to a woman or a woman's society of Georgia they would perhaps be accepted.

on some of their historical relations. But it is not likely that Mr. Ford or anyone else would pay much for a pair of duelling pistols. If trouble has been experienced in reaching Mr. Ford, whose address is known by everybody to be Detroit, Michigan, it may be assumed that the reason is due to the fact that he is not interested in duelling pistols. Henry Ford believes that time killing pistols and dodo birds are useless relics of the ages.

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in." And of Albert Beveridge it has been said that "his great writings of 'The Life of John Marshall' will cause him to be remembered in history centuries after he has been forgotten that he was ever a member of the United States Senate."

Q. I have an old model Wheeler-Wilson sewing machine, which I know is at least fifty years old. It is still in good running order and I am still using it. Would it be valuable for a museum?

In view of the fact that the first sewing machine was patented by Elias Howe in 1846, and that the Singer machine followed in 1851, it will be seen that the claim to antiquity is not good for a machine that is only about fifty years old. It would not be considered of value, generally speaking, as a relic.

Q. What causes the bubbles to accumulate about a glass of water after it stands a while in a room?

Water contains a small amount of dissolved air. Air becomes invisible in the water in the same way that salt, soda or sugar does. When a glass of water stands in a warm room the air works to the surface—hence the bubbles.

Q. What is the best kind of fertilizer to use on soil where stringless beans are to be planted?

This question comes from Maryland and the best authoritative answer is available to residents of the State who will write to the Maryland College of Agriculture, College Park, Maryland. Practically all states have their agricultural colleges and departments, which make soil surveys and studies of climate and other conditions. This same class of service is also furnished by the United States Department of Agriculture, Washington, D. C. Beans require soil free of acidity, or a neutral medium, in which nitrogen should predominate. There are many field agents in Maryland connected with the Maryland College of Agriculture, and the results of their studies are intended to help agriculture in all its various forms.

Q. What is meant by the frequent references in newspapers to the "epitaph appendix?"

In anatomy the epitaph appendix refers to a narrow, blind tube about three or four inches long and of the diameter of a goose quill. It is located in the lower right hand part of the abdomen. It is generally supposed to have no useful function, but it has made fortunes for a lot of physicians and surgeons.

Q. Who wrote "O what a miracle in man is man?"

Shakespeare, in "Night Thoughts."

Q. Are the industrial centers keeping up the Americanization work among foreigners, and is the English language being taught to adults who cannot speak it?

Many localities have "slipped," due to lack of enthusiasm since the war days. However, the work is kept up in a large number of cities and it is promoted by some of the large industrial concerns of the country whose heads are able to see beyond the mere balance sheet registering money earned. This is illustrated through a recent report regarding the "Learn English campaign" in Rochester, New York, where 2,500 persons have joined classes in English, to learn to speak, read and write the language.

Q. What is the oldest town in North America?

The oldest town on the North American mainland is Truxillo, in Central America, which was discovered by Columbus in 1502. The city is modern in many ways.

Q. What is the annual consumption of electric bulbs in the United States?

Rates of incandescent electric lamps are estimated to have reached 278,000, 000 in the United States during 1924.

Q. What solution is helpful for rose bushes infected with bugs?

Nicotine solution composed of a table spoonful of sulphate of nicotine with a little warm soap added, and mixed with one gallon of water, is helpful in killing rose beetles of small bugs.

Q. What is the given name of Fred Astaire?

Fred Astaire was only the given name, although it was changed to Fred Astaire.

Q. How does people's knowledge bear through the years?

Great names conducted with the Graf on the telephone. Information for that purpose that that people's knowledge is being built up by the radio and by the press. It is said that the radio is the cause of the vastness of the knowledge of the world. In such cases the cause of the vastness of the knowledge of the world is the radio. In such cases the cause of the vastness of the knowledge of the world is the radio.

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TORCH OF LIBERTY

I saw it all in fancy's glass—
Herself, the fair, the wild, the magic,
Who made this splendid day-dream
pass.

And named each gilded apparition,
"Twice like a torch race, such as they
Of Greece performed in ages gone,
When the fleet youths, in long array,
Passed the bright torch triumphant
on."

I saw the expectant nations stand
To catch the coming flame in turn;
I saw, from ready hand to hand,
The clear, though struggling glory
burn.

And, oh, their joy as it came near,
"Twice in itself a joy to see!"
While fancy whispered in my ear:
"That torch they pass is liberty!"

And each, as she received the flame,
Lighted her altar with its ray;
Then, smiling, to the next who came,
Spurred it on its sparkling way.

From Albion first, whose ancient shrine
Was furnished with the flame already,
Columbia caught the boon divine,
And lit a flame, like Albion's, steady.

Shine, shine forever, glorious flame,
Divine gift of gods to men!
From Greece thy earliest splendor
came.

To Greece thy ray returns again,
Take, Freedom, take thy radiant round;
When dimmed, revive; when lost, return;
Till not a shrine through earth be
found.

On which thy glories shall not burn!
—Thomas Moore.

Jellyfish Have Odd
Mode of Reproduction

The manner in which the jellyfish produces its "children" is really wonderful.

In most cases the beginning is an egg, which, lying on the bottom, produces a beautiful tree-like growth.

The "tree" fastens itself to the bottom and brings forth buds which, when ripe, drop off and develop into jellyfish. The latter in turn lay eggs and the process is repeated.

Most of the very large species have a different way of reproducing themselves. The egg is set free in the water and develops into a pear-shaped larva, which for a while swims about rapidly, being provided with ball-like appendages that serve the purpose of ears. Then the larva settles down, anchors itself to the bottom, increases in size rapidly, and finally splits up into two, each of which swims off and grows up into large jellyfishes.

Spikes in Body Not Fatal

A spike in a boy's side, nine inches long, was removed at West London Hospital, and the boy's displaced heart restored to its proper position.

The boy fell from the porch of a villa on to some iron railings. One of the spearheaded railings broke off, leaving nine inches of metal buried in the boy's side. The spike broke a rib and entered the body over the heart, but without piercing it. None of the greater blood vessels was pierced, owing to a piece of the boy's shirt having acted as a pad. The case was one of the most remarkable ever treated at the hospital, and the boy is expected to recover.

To Destroy Grasshoppers

The grasshopper pest appears in the wheat sections over so often and the Kansas State Agricultural college has called to the attention of the farmers that the hoppers roost at night on weeds along the edge of the field and that one of the most effective ways of getting rid of them is to burn the weeds at night. The entomologists say that if the grasshoppers can be held down long enough for the second lot of the wheat plant to get under way they are not likely to do much damage.

Flies Without Fathers

A certain tribe of flies investigated by Dr. A. D. Peacock has managed to do away almost entirely with the male of the species.

The young are born to the females without the co-operation or assistance of the males. The males are almost without any value in this fly community. Inasmuch as the fatherless fly children are nearly all females, it may be that this tribe will eventually eliminate its useless males entirely.

Excellent Name

The fair young student at the Polytechnic, at the close of the cooking period, carefully wrote out a label that read "Yucca Joe" and pasted it on the side of the jar she had just filled.

"But why Yucca Joe?" asked the teacher.

"Well," she said, "I thought it up. I wanted to go over the top."

Oil Flooded Street

When a truck driver in Racine, Wis., stopped suddenly to avoid hitting a boy on a bicycle, part of his load of barrel oil spilled with a loud splash on the street, some breaking. The street was soon so slippery and perilous for vehicles that traffic had to be diverted until a few loads of sand could be called up.

Shoes in America

More pairs of footwear were manufactured in this country last year than ever before, the production, exclusive of rubber goods, being 251,000,000 pairs, of which women's shoes totaled 118,000,000 and men's 133,000,000.

Some Make It That Now

Science is trying to convert mercury into gold. It's another labor-saving scheme. The time is coming when gold will be the only hard work left for men to do.—Toronto Blade.

STATE OF MAINE

To all persons interested in either of the Estates hereinafter named.

At a Probate Court, at Paris, in vacation in and for the County of Oxford, on the thirty-first day of March, in the year of our Lord one thousand nine hundred and twenty-five. The following matters having been presented for the action thereupon hereinafter indicated, it is hereby ORDERED:

That notice thereof be given to all persons interested, by causing a copy of this order to be published three weeks successively in the Oxford County Citizen, a newspaper published at Bethel, in said County, that they may appear at a Probate Court to be held at said Paris, on the third Tuesday of April, A. D. 1925, at 9 of the clock in the forenoon, and be heard thereon if they see cause.

Daniel S. Hastings late of Bethel, deceased, will and petition for probate thereof and the appointment of Harold Hastings as executor of the same to act without bond as expressed in said will presented by said Harold Hastings, the executor therein named.

Witness Henry H. Hastings Judge of said Court at Paris this thirty-first day of March in the year of our Lord one thousand nine hundred and twenty-five.

ALBERT D. PARK, Register.

STATE OF MAINE.

To all persons interested in either of the Estates hereinafter named.

The American Legion

(Copy for This Department supplied by the American Legion News Service.)

ENLISTED MAN IS MADE COMMANDER

Frank L. Peckham, department commander of the department of the District of Columbia, is the first enlisted man to hold that position. He served as a private and corporal in the tank corps and motor transport corps in this country and in France.

Born in Philadelphia in 1898, Mr. Peckham was taken to Washington by his parents while an infant. He received the degree of bachelor of laws in 1920 and of master of laws in 1922 from the National University Law school.

At the age of eleven, he became a page in the United States senate. From 1923 to 1919 he was closely associated with Louis A. Coolidge, well known Washington newspaper correspondent. He was private secretary to Mr. Coolidge during his term as assistant secretary of the treasury under President Roosevelt.



Frank L. Peckham.

He then became an assistant in the customs division of the treasury. He resigned in 1919 to begin the practice of law.

Mr. Peckham has been very active in the affairs of the American Legion. He joined Tank Corps post No. 10 in 1919. He was senior vice commander and later commander of the post. He acted as spokesman for a special committee from the department of the District of Columbia to protest to President Harding against the release of the so-called "political" prisoners. He led the fight against a proposed appropriation for the relief of German women and children, which was defeated in congress.

In April, 1924, Mr. Peckham was married to Miss Marguerite O. Koudrup, of Washington. Mrs. Peckham has been an active member of the American Legion Auxiliary. She is now president of Tank Corps post's unit of the Auxiliary. Mr. Peckham, who was a delegate to the San Francisco and St. Paul conventions of the Legion, is a charter member of Volume Local 174 of the Party and Night.

Legion's First Gun in Illegal Voting Battle

Hundreds of persons, aliens and those otherwise disfranchised, voted at the last general election in Colorado, according to Denver American Legion officials. Many in so casting their ballots knew they were voting fraudulently, the Legion charges. The Legion filed its first gun in a campaign to force the state to accept the federal constitution when John C. Wirtz, commander of the department of Colorado, conveyed to District Attorney Joseph W. Hawley of Trinidad a request that Hawley prosecute eight alleged aliens who are charged with fraudulently exercising the rights of citizens in the last election. The Legion will probably continue similar action in other sections of the state.

Too Busy

"I'm too busy to be a member," said the reporter.

"What?" queried the chief of police, as he pointed to the official band "the boys have been so busy lately in town," the police chief, "that they haven't had time to get started on that one."—American Legion Weekly.

After Twenty-Six Years

Twenty-six years is a long time to wait to be proclaimed a hero by your country. That has been the experience of the Harry H. Woodard, retired adjutant of the American Legion post at Lewistown, Me., who was recently given a citation by the War Department for displaying gallantry in action at Las Cruces and elsewhere during the Spanish-American war in Cuba.

DAIRY

VALUE OF OFFSPRING IS BIG COST FACTOR

The value of the offspring is a factor which, while indirectly, yet fundamentally, influences the cost of milk production. Calves from grade cows have a low value at birth, and calves from pure bred cows may have only a slightly higher value, unless they are the offspring of cows with official or cow-testing association records. Therefore, since records of the sales ring show a direct relation between price paid for calves and the value of the calf, the value of pure bred calves at birth and consequently the effect of this value in lowering the cost of producing milk, depends to quite an extent on the production records and breeding of the ancestors.

Hence we find there are five fundamental factors influencing the cost of producing milk.

1. Size of the business.
2. The individual cows.
3. Time of freshening.
4. Care and feeding practices.
5. Value of the offspring.

For making the proper application of these factors in reducing milk cost, the value of a definite system of book-keeping such as is offered through the medium of the cow-testing associations and circles becomes apparent. He who would increase his profits can only do so by receiving more for his product, or producing it for less. The first method is not usually in the control of the individual farmer except when strongly organized in a co-operative body. The second method, or the reduction of production costs, is within the power of every man who milks cows.

The state dairy commission is an office created by the people of Colorado for the purpose of fostering and advancing the interests of dairying within the state and for the enforcement of all laws pertaining thereto. It is the duty of the state dairy commissioner to see that the milk of the state is of the highest quality and to see that the milk of the state is of the highest quality and to see that the milk of the state is of the highest quality.

Men who handle milk are cautioned to take particular care, even when laboratory tests show satisfactory results, to see that milk does not leak through valves before it has been held long enough in the pasteurizer, as such leakage may thwart the purpose of pasteurization. Emphasis is laid on the work of bottle and can washing machines to see that sprays are not clogged, that worn and broken brushes are replaced, that alkali solutions are of proper strength, and that sufficient heat is being applied. The temperature of pasteurization is called the most important of all factors, and for this reason thermometers must always be kept in order.

Normal Milk Source Is Principally From Feed

Milk production in cows takes place normally and principally from the feed, and not by the transformation of body tissues, according to experiments conducted by Pennsylvania State college in cooperation with the United States Department of Agriculture, college dairy department men said.

The results of the studies, which aimed to determine the relation between the amount of feed that goes into milk production and the amount that goes into tissue, have just been published by the federal department in the form of a bulletin entitled "Relative Utilization of Energy in Milk Production and Body Increase of Dairy Cows." It may be had free, as long as the supply lasts, by writing to the Department of Agriculture, Washington.

Pure Bred Is Backbone

The pure bred sire is the backbone of one's herd, and every farmer should own one. The improvement in your stock and the increase in your income are two big arguments in his favor. It isn't always advisable to breed about paper and pedigree, but they add interest and selling value to your herd.

Using Home-Grown Feed

Calves fed on simple skim-milk ration lost over 14 pounds per head during winter hay and a mixture of corn, oats, wheat bran and timothy hay. In addition, made excellent gains, averaging 172 pounds per head daily. Cows which gave cream to the same hay and grain, but fed more than ten pounds of skim milk each daily gained 136 pounds per head daily, which compares very well with the gains made by those which had all the milk they wanted.

IS YOUR WORK HARD?

Many Bethel Folks Have Found How to Make Work Easier.

What is so hard as a day's work with an aching back? Or sharp stabs of pain at every sudden twist or turn? There is no peace from that dull ache. No rest from the soreness, lameness and weakness.

Many folks have found relief through Doan's Pills. They are a stimulant diuretic to the kidneys. Bethel people recommend Doan's. F. R. Merrill, Church St., Bethel, says: "I had backache so bad I couldn't do a tap of work. The pains across my back and kidneys completely put me past going and my kidneys didn't act regularly at times. The secretions passed too often, then again, were scanty and painful and I couldn't rest at night. After I began taking Doan's Pills from Besserman's Drug Store relief followed."

Mr. Merrill is only one of many Bethel people who have gratefully endorsed Doan's Pills. If your back aches—if your kidneys bother you, don't ask for a kidney remedy—ask distinctly for DOAN'S PILLS, the same that Mr. Merrill had—the remedy backed by home testimony. 60 cents at all dealers. Foster-Milburn Co., Mfrs., Buffalo, N. Y. "When Your Back Is Lame—Remember the Name."

USED FORDS TO BE SOLD WITH GUARANTEE

One of the most important steps yet undertaken to protect used car purchasers and at the same time place the handling of such cars on a more business-like basis is the announcement by Mr. Edsel B. Ford, President of the Ford Motor Company that, operating under a company plan, Ford dealers will hereafter place a guarantee upon used Ford cars.

cars disposed of by them.

The Ford Motor Company is the first large automobile concern to take direct steps in the matter of used cars. Inasmuch as there are about as many Fords in operation in the country as all other makes combined, it is apparent that the action of the Ford Motor Company will exert a wide influence on the marketing of used cars and in improving conditions generally in that phase of the automobile business.

"Every used Ford car represents so much unused transportation and is of value to someone," Mr. Ford said in his statement regarding the plan. "The Ford dealer through his position and intimate knowledge of the car certainly is the best judge as to the value of this transportation—the best to determine a price on the mileage the car may be yet expected to deliver—that's his business."

"With this advantage the Ford dealer is prepared to give his used car customers, benefits not likely to be obtained elsewhere."

"If re-conditioning is necessary he has the work done by trained Ford mechanics using improved equipment and genuine Ford parts, and with these economies and advantages he is able to offer the used car to the purchaser at low cost and with a guarantee covering its mechanical fitness."

The plan becomes effective at once and places a guarantee on used Ford cars purchased from authorized Ford dealers thereby insuring proper mechanical operation under ordinary driving conditions.

In assuming the direction and supervision of this plan to be carried out by its dealer organization, the Ford Motor Company feels that it is embracing an opportunity to be of greater service to those who purchase used Ford cars.

Distinct Advantage

There's an advantage in being obscure. Nobody snoots about to see what you are doing.—Detroit Free Press.

Plan Huge Reservoir

Engineers estimate that five billion five hundred million cubic feet of water will be stored in the reservoir to be built by the Canadian government through the running streams commission on the Riviere du Loup, north of Louisville, in the St. Maurice district of Quebec.

Classes in the State

In every state the people are divided into three kinds, the rich, the very poor and those who are between them. Since, then, it is universally acknowledged the mean is the best, it is evident that even in respect to fortune a middle state is to be preferred; for that state is most likely to submit to reason.—Aristotle.

Automobile Repairing

Have Your Car Overhauled Now—before the good wheeling comes.

We are prepared to handle any job, large or small, on any make car. If you cannot bring your car in, call us up and we will send a man for it.

Ford parts carried in stock. Parts for other makes secured on short notice. Satisfaction guaranteed. Prices are consistent with good work.

Herrick Bros. Co.

Authorized Ford Dealers

Bethel,

Maine

BROWN, BUCK & CO.

Fashions Smart Women

Will Wear for EASTER and Through the SPRING

With Easter less than a week away it's time you were choosing your new clothes.

When you see the unusual touches Fashion has given her newest garments, you will want something NEW for Easter Sunday.

THE NEW COATS

offer the straight line—flare or wrap around effect, with trim tailored or new erect collars. Some bordered with fur, others plain or with tucking or embroidery. Sizes 16 up to 48, priced \$12.50 up to \$47.50.

CHILDREN'S COATS

Styles and materials very similar to Mother's—making coats that girls really enjoy wearing. Size 8 to 17 years. Price \$9.95 to \$19.50.

Spring Hats for Misses and Girls

The new straw hats are here now in a variety of smart shapes for the little folks—shapes and styles that show all of the correct style effects for spring. Tans, Rosewood, Henna, Navy, Brown. When trimmed at all, they show the bright popular colors. Priced \$1.00, \$1.50, \$1.95, \$2.95.

Every Woman Wants at Least One Printed Dress

in her wardrobe. There are ever so many models to choose from—no two alike, styles for every kind of figure. Floral prints, dots, stenciled designs, as well as stripes. Bright shades for young women with navy prints for the more conservative. Prices \$12.50, \$16.50 and up to \$24.75.

Silk Scarfs

Correctly worn with every costume for spring, plain colors, printed silk, ombre Spanish lace, stripes and checks, colors as diverse as the rainbow. Smart Scarfs at \$1.00, \$1.50 and up to \$3.95.

Spring Hosiery

in the newest of colors and styles. Fancy stockings include check, stripes, plaids and plain mixtures in a wonderful variety of color combinations. Priced 95c and \$1.50.

Plain Silks in a heavy quality stocking, with heavy toe and heel for hard wear—eight shades at \$1.00.

GOTHAM Gold Stripe

REG. U. S. PAT. OFFICE

SILK STOCKINGS

Pure silk, full fashioned stockings, reinforced heel and toe. Fourteen shades in stock at \$1.85.

In Our Basement Store

New toys, crockery, kitchen ware, as well as a big variety of helps for your spring housecleaning, such as mops, brushes, pails, soap, brooms, clotheslines, etc.

New 10c Counter—The whole center of our Basement salesroom devoted to 10c articles—Aluminum, crockery, agate and tin dishes, as well as many small items at 10c.

NEW TOYS this week in wide variety for both boys and girls. New tops and games, price 10c, 25c, 50c, \$1.00.

New Scrims and Cretonnes

are beautiful this spring. They will add cheerfulness to many rooms after your housecleaning is over. New Serims, white or cream, 19c, 79c. New cretonnes for draperies 39c to 85c.

New Terry Cloth for dresses, 95c.

Spring Dress Goods

reduced to 85c. In this special group are brocades, plain colors, stripes and prints. All thirty-six inches wide. Better see these early for they won't last long at this price, 85c.

NORWAY, MAINE

THE MASSACHUSETTS

Worcester, Mass.

Real Estate, Stocks and Bonds, Cash in Office and Bank, Agents' Balances, Bills Receivable, Interest and Rents, All other Assets, Gross Assets, Deduct Items not admitted.

Admitted Assets, Liabilities Dec. 31, 1924.

Net Unpaid Losses, Unearned Premiums, All other Liabilities, Cash Capital, Surplus over all Liabilities, Total Liabilities and Surplus.

THE COLUMBIAN NATIONAL

Insurance Co.

Boston, Mass.

Real Estate, Mortgage Loans, Policy Loans, Stocks and Bonds, Cash in Office and Bank, Agents' Balances, Interest and Rents, All other Assets, Gross Assets, Deduct Items not admitted.

Admitted Assets, Liabilities Dec. 31, 1924.

Net Unpaid Losses, Unearned Premiums, All other Liabilities, Cash Capital, Surplus over all Liabilities, Total Liabilities and Surplus.

EASTERN CASUALTY

COMPANY

Rm. 412 Park Sq. Bldg.

Assets Dec. 31, 1924.

Stocks and Bonds, Cash in Office and Bank, Interest and Rents, All other Assets, Gross Assets, Deduct Items not admitted.

Admitted Assets, Liabilities Dec. 31, 1924.

Net Unpaid Losses, Unearned Premiums, All other Liabilities, Cash Capital, Surplus over all Liabilities, Total Liabilities and Surplus.

THE RIDGELY PRO

ASSOCIATION

340 Main St., Worcester

Assets Dec. 31, 1924.

Stocks and Bonds, Cash in Office and Bank, Interest and Rents, All other Assets, Gross Assets, Deduct Items not admitted.

Admitted Assets, Liabilities Dec. 31, 1924.

Net Unpaid Losses, Unearned Premiums, All other Liabilities, Cash Capital, Surplus over all Liabilities, Total Liabilities and Surplus.

MARYLAND CASUALTY

Insurance Co.

Baltimore, Md.

Assets Dec. 31, 1924.

Real Estate, Mortgage Loans, Stocks and Bonds, Cash in Office and Bank, Agents' Balances, Bills Receivable, Interest and Rents, All other Assets, Gross Assets, Deduct Items not admitted.

Admitted Assets, Liabilities Dec. 31, 1924.

Net Unpaid Losses, Unearned Premiums, All other Liabilities, Cash Capital, Surplus over all Liabilities, Total Liabilities and Surplus.

NEW JERSEY FIDELITY

GLASS INSURANCE

Newark, N.J.

Assets Dec. 31, 1924.

Mortgage Loans, Stocks and Bonds, Cash in Office and Bank, Agents' Balances, Interest and Rents, All other Assets, Gross Assets, Deduct Items not admitted.

Admitted Assets, Liabilities Dec. 31, 1924.

Net Unpaid Losses, Unearned Premiums, All other Liabilities, Cash Capital, Surplus over all Liabilities, Total Liabilities and Surplus.

WORCESTER MUTUAL

Fire Insurance Co.

Worcester, Mass.

Assets Dec. 31, 1924.

Real Estate, Mortgage Loans, Stocks and Bonds, Cash in Office and Bank, Agents' Balances, Interest and Rents, All other Assets, Gross Assets, Deduct Items not admitted.

Admitted Assets, Liabilities Dec. 31, 1924.

Net Unpaid Losses, Unearned Premiums, All other Liabilities, Cash Capital, Surplus over all Liabilities, Total Liabilities and Surplus.

THE MASSACHUSETTS PROTECTIVE ASSOCIATION, Inc., Worcester, Mass.

Assets Dec. 31, 1924

Real Estate	\$204,633.90
Stocks and Bonds	3,825,295.00
Cash in Office and Bank	607,971.31
Agents' Balances	63,603.32
Bills Receivable	3,525.00
Interest and Rents	68,134.19
All other Assets	6,123.00
Gross Assets	\$4,399,585.72
Deduct Items not admitted	73,253.32
Admitted Assets	\$4,326,332.40
Liabilities Dec. 31, 1924	
Net Unpaid Losses	\$1,204,226.81
Unearned Premiums	1,311,556.25
All other Liabilities	618,309.97
Cash Capital	500,000.00
Surplus over all Liabilities	1,092,141.37
Total Liabilities and Surplus	\$4,750,034.40

THE COLUMBIAN NATIONAL LIFE INSURANCE COMPANY

Assets Dec. 31, 1924

Real Estate	\$1,092,745.51
Mortgage Loans	\$6,230,750.94
Stocks and Bonds	5,294,085.43
Cash in Office and Bank	1,112,309.37
Agents' Balances	310,038.31
Bills Receivable	104,335.96
Interest and Rents	552,451.97
All other Assets	1,298,020.48
Gross Assets	\$20,904,726.99
Deduct Items not admitted	232,966.24
Admitted Assets	\$20,671,760.75
Liabilities Dec. 31, 1924	
Net Unpaid Losses	\$436,118.33
Unearned Premiums	25,300,889.30
All other Liabilities	1,500,000.00
Cash Capital	924,769.30
Total Liabilities and Surplus	\$20,672,426.75

EASTERN CASUALTY INSURANCE COMPANY

Assets Dec. 31, 1924

Real Estate	\$143,093.50
Stocks and Bonds	33,299.03
Cash in Office and Bank	1,587.86
Interest and Rents	2,234.39
All other Assets	
Gross Assets	\$180,230.78
Deduct Items not admitted	3,142.33
Admitted Assets	\$177,088.45
Liabilities Dec. 31, 1924	
Net Unpaid Losses	\$19,320.94
Unearned Premiums	16,549.04
All other Liabilities	14,939.80
Cash Capital	100,000.00
Surplus over all Liabilities	27,637.28
Total Liabilities and Surplus	\$178,988.06

THE RIDGELY PROTECTIVE ASSOCIATION

Assets Dec. 31, 1924

Real Estate	\$83,140.00
Stocks and Bonds	65,484.50
Cash in Office and Bank	16,769.10
Interest and Rents	
All other Assets	
Gross Assets	\$165,393.60
Deduct Items not admitted	65,484.50
Admitted Assets	\$100,000.00
Liabilities Dec. 31, 1924	
Net Unpaid Losses	\$235,604.89
Unearned Premiums	111,632.98
All other Liabilities	29,812.77
Cash Capital	100,000.00
Surplus over all Liabilities	283,610.52
Total Liabilities and Surplus	\$759,059.15

MARYLAND CASUALTY COMPANY

Assets Dec. 31, 1924

Real Estate	\$3,009,484.63
Mortgage Loans	\$1,314,040.00
Stocks and Bonds	22,800,312.70
Cash in Office and Bank	1,636,022.59
Agents' Balances	68,983.73
Bills Receivable	40,807.49
Interest and Rents	173,190.03
All other Assets	4,991,167.59
Gross Assets	\$34,102,903.81
Deduct Items not admitted	638,188.26
Admitted Assets	\$33,464,715.55
Liabilities Dec. 31, 1924	
Net Unpaid Losses	\$9,932,035.14
Unearned Premiums	10,773,038.00
All other Liabilities	2,344,032.23
Cash Capital	5,000,000.00
Surplus over all Liabilities	5,495,422.22
Total Liabilities and Surplus	\$33,444,505.55

NEW JERSEY FIDELITY & PLATE GLASS INSURANCE CO.

Assets Dec. 31, 1924

Real Estate	\$1,124,930.00
Stocks and Bonds	2,324,678.79
Cash in Office and Bank	363,438.14
Agents' Balances	404,819.87
Bills Receivable	55,638.33
Interest and Rents	60,418.12
All other Assets	
Gross Assets	\$4,313,915.15
Deduct Items not admitted	68,538.52
Admitted Assets	\$4,245,376.63
Liabilities Dec. 31, 1924	
Net Unpaid Losses	\$991,373.27
Unearned Premiums	1,300,341.14
All other Liabilities	402,310.70
Cash Capital	820,000.00
Surplus over all Liabilities	835,437.87
Total Liabilities and Surplus	\$4,330,432.98

WORCESTER MUTUAL FIRE INSURANCE COMPANY

Assets Dec. 31, 1924

Real Estate	\$134,277.67
Mortgage Loans	\$75,590.00
Stocks and Bonds	\$1,818,470.00
Cash in Office and Bank	\$2,230.48
Agents' Balances	\$2,707.61
Bills Receivable	\$2,513.28
Interest and Rents	
All other Assets	
Gross Assets	\$3,000,000.00
Deduct Items not admitted	
Admitted Assets	\$3,000,000.00
Liabilities Dec. 31, 1924	
Net Unpaid Losses	\$4,565.27
Unearned Premiums	\$10,000.00
All other Liabilities	\$1,933.73
Cash Capital	\$1,000,000.00
Surplus over all Liabilities	\$1,000,000.00
Total Liabilities and Surplus	\$3,000,000.00

SCOTTISH UNION AND NATIONAL INS. CO.

Edinburgh, Scotland Assets Dec. 31, 1924

Real Estate	\$102,542.05
Mortgage Loans	\$61,350.00
Stocks and Bonds	\$7,000,040.30
Cash in Office and Bank	\$15,780.03
Agents' Balances	\$50,044.50
Bills Receivable	\$10,021.83
Interest and Rents	\$9,533.03
All other Assets	
Gross Assets	\$9,110,947.83
Deduct Items not admitted	\$6,570.72
Admitted Assets	\$9,104,377.11
Liabilities Dec. 31, 1924	
Net Unpaid Losses	\$423,429.00
Unearned Premiums	\$246,994.75
All other Liabilities	\$23,516.75
Cash Capital	\$200,000.00
Surplus over all Liabilities	\$3,934,437.61
Total Liabilities and Surplus	\$9,064,377.11

CONTINENTAL CASUALTY COMPANY

Assets Dec. 31, 1924

Real Estate	\$100,000.00
Mortgage Loans	\$2,000,000.00
Stocks and Bonds	\$4,000,000.00
Cash in Office and Bank	\$453,773.34
Agents' Balances	\$67,710.00
Bills Receivable	\$6,848.58
Interest and Rents	\$14,670.15
All other Assets	\$3,225,703.21
Gross Assets	\$13,201,383.34
Deduct Items not admitted	\$329,555.36
Admitted Assets	\$12,871,827.98
Liabilities Dec. 31, 1924	
Net Unpaid Losses	\$2,864,860.23
Unearned Premiums	\$1,000,000.00
All other Liabilities	\$1,000,000.00
Cash Capital	\$2,000,000.00
Surplus over all Liabilities	\$1,000,000.00
Total Liabilities and Surplus	\$12,871,827.98

SECURITY INSURANCE COMPANY

Assets Dec. 31, 1924

Real Estate	\$675,000.00
Mortgage Loans	\$93,200.00
Stocks and Bonds	\$6,707,932.29
Cash in Office and Bank	\$135,110.44
Agents' Balances	\$10,000.00
Bills Receivable	\$110,414.13
Interest and Rents	\$2,370.23
All other Assets	\$5,768.59
Gross Assets	\$9,321,382.04
Deduct Items not admitted	\$6,726.27
Admitted Assets	\$9,314,655.77
Liabilities Dec. 31, 1924	
Net Unpaid Losses	\$749,927.73
Unearned Premiums	\$3,047,616.60
All other Liabilities	\$171,306.87
Cash Capital	\$1,000,000.00
Surplus over all Liabilities	\$2,125,764.51
Total Liabilities and Surplus	\$9,314,655.77

MASSACHUSETTS BONDING & INSURANCE COMPANY

Assets Dec. 31, 1924

Real Estate	\$350,434.52
Mortgage Loans	\$15,000.00
Stocks and Bonds	\$1,111,427.01
Cash in Office and Bank	\$4,534.04
Agents' Balances	\$2,000.00
Bills Receivable	\$75,470.11
Interest and Rents	\$1,517,372.52
All other Assets	
Gross Assets	\$4,022,668.09
Deduct Items not admitted	\$149,506.03
Admitted Assets	\$3,873,162.06
Liabilities Dec. 31, 1924	
Net Unpaid Losses	\$2,301,130.40
Unearned Premiums	\$2,013,265.78
All other Liabilities	\$62,867.92
Cash Capital	\$1,000,000.00
Surplus over all Liabilities	\$1,501,598.02
Total Liabilities and Surplus	\$3,873,162.06

UNITED STATES FIDELITY AND GUARANTEE COMPANY

Assets Dec. 31, 1924

Real Estate	\$2,671,314.20
Mortgage Loans	\$60,100.00
Stocks and Bonds	\$2,174,544.23
Cash in Office and Bank	\$2,716,051.84
Agents' Balances	\$7,226,790.38
Bills Receivable	\$16,620.00
Interest and Rents	\$2,031,003.87
All other Assets	
Gross Assets	\$14,578,024.26
Deduct Items not admitted	\$1,357,770.02
Admitted Assets	\$13,220,254.24
Liabilities Dec. 31, 1924	
Net Unpaid Losses	\$12,755,771.55
Unearned Premiums	\$1,293,474.40
All other Liabilities	\$2,344,788.90
Cash Capital	\$5,000,000.00
Surplus over all Liabilities	\$2,934,174.61
Total Liabilities and Surplus	\$13,220,254.24

THE FIDELITY & CASUALTY CO. OF NEW YORK

Assets Dec. 31, 1924

Real Estate	\$1,094,822.52
Mortgage Loans	\$50,000.00
Stocks and Bonds	\$2,000,000.00
Cash in Office and Bank	\$25,000.00
Agents' Balances	\$4,000.00
Bills Receivable	\$4,000.00
Interest and Rents	\$4,000.00
All other Assets	
Gross Assets	\$3,201,822.52
Deduct Items not admitted	\$60,000.00
Admitted Assets	\$3,141,822.52
Liabilities Dec. 31, 1924	
Net Unpaid Losses	\$1,000,000.00
Unearned Premiums	\$1,000,000.00
All other Liabilities	\$1,000,000.00
Cash Capital	\$1,000,000.00
Surplus over all Liabilities	\$1,000,000.00
Total Liabilities and Surplus	\$3,141,822.52

UNION MUTUAL FIRE INSURANCE COMPANY

Assets Dec. 31, 1924

Real Estate	\$204,633.90
Stocks and Bonds	3,825,295.00
Cash in Office and Bank	607,971.31
Agents' Balances	63,603.32
Bills Receivable	3,525.00
Interest and Rents	68,134.19
All other Assets	6,123.00
Gross Assets	\$4,399,585.72
Deduct Items not admitted	73,253.32
Admitted Assets	\$4,326,332.40
Liabilities Dec. 31, 1924	
Net Unpaid Losses	\$1,204,226.81
Unearned Premiums	1,311,556.25
All other Liabilities	618,309.97
Cash Capital	500,000.00
Surplus over all Liabilities	1,092,141.37
Total Liabilities and Surplus	\$4,750,034.40

EAST AND WEST INSURANCE COMPANY OF NEW HAVEN

Assets Dec. 31, 1924

Real Estate	\$384,500.00
Mortgage Loans	\$10,000.00
Stocks and Bonds	\$10,000.00
Cash in Office and Bank	\$5,000.00
Agents' Balances	\$5,000.00
Bills Receivable	\$5,000.00
Interest and Rents	\$5,000.00
All other Assets	\$5,000.00
Gross Assets	\$1,469,000.00
Deduct Items not admitted	\$42,000.00
Admitted Assets	\$1,427,000.00
Liabilities Dec. 31, 1924	
Net Unpaid Losses	\$53,669.07
Unearned Premiums	\$75,758.35
All other Liabilities	\$20,100.00
Cash Capital	\$600,000.00
Surplus over all Liabilities	\$1,000,000.00
Total Liabilities and Surplus	\$1,469,456.09

ARE YOU FREE FROM BLAME?

In seven years, from 1915 to 1923 inclusive, defective chimneys and flues caused a loss of \$101,259,206 in the United States. As an originator of fires, only matches and smoking have a greater record than chimneys and flues.

"Safeguarding America Against Fire" shows by photographs the type of chimney in the average dwelling place which has caused this terrible loss. There is apparently no excuse for their existence other than the carelessness of the people who live in the houses where they are located.

These chimneys are shown to have open cracks between the bricks where the flames and sparks can come in contact with wooden walls. It makes one shudder to think of the thousands of helpless children, sick persons and cripples who are in houses where this lurking fire menace is ever present.

Reflect for a moment that the greatest known fire starters are matches, smoking and defective chimneys, and that control over them rests almost entirely with the individual. Losses caused by these agencies are almost wholly chargeable to the individual. Such a record of fire loss from these controllable causes is a terrible arraignment of the average American for his negligence or indifference toward life and property.

In France the fire starter is liable for damage caused by his carelessness. The fire-loss record in the United States has more than doubled in the last ten years. If it doubles in the next ten years, the annual destruction by fire will aggregate over a billion dollars in money and the death of 30,000 persons.

Unless we check our own carelessness the law may have to check it for us.

SOUTH BETHEL

Ralph Day of Upton was a Sunday caller at Frank Brooks'.

Mr. and Mrs. Edgar Chase were at Bethel, Thursday.

Several from here attended the pictures at Bethel, Saturday evening.

Gerard Walker of South Paris visited relatives here for a few days recently.

Mr. and Mrs. Perry Ramey were in town last week.

Mr. and Mrs. Joseph Leonard were called to Paris Hill this week by the death of their son in law. He underwent an operation for appendicitis at the P. M. G. Hospital, Lewiston.

Mrs. Henry Hall and Mrs. William Mason were at Locke's Mills, Friday.

Mr. and Mrs. Elmer Higgins are visiting relatives at Mechanic Falls this week.

Frank Brooks and Charles Mason were at Hyatt's Pond, Saturday on business.

Dr. R. R. Tibbott of Bethel was in town making professional calls last week.

LOOKER'S MILLS

Mrs. Donald Tibbott entertained Saturday afternoon, Mrs. James Rieg, Mrs. A. R. Stewart, Misses Annie Chase and Carrie Wellman. Sewing and a social chat were enjoyed. Refreshments were served by the hostess.

W. R. Rand was in South Paris, Tuesday.

Mrs. E. C. Davis and Everett were week end guests of her son, Owen.

Mrs. Herman Lewis and daughter of Norway visited at Elmer Fiske's, Wednesday.

Miss Kenniston and Robert were in Norway, Sunday.

Mr. and Mrs. King Bartlett were in South Paris, Saturday evening.

Mrs. Annie Henry, who has been spending the winter in Portland with her daughter, Mrs. Henry Douglas, has returned to this place.

CANTON

Miss Maxine Butterfield went to Popham Beach, Saturday, where she will teach the spring term of school.

Mrs. Sumner Blanchard of Somerville, Mass., has been a guest of her daughter, Mrs. Swasey Wadlin and family for the past week.

Miss Alice Walker of Bates College has been spending her vacation at her home in town.

Mrs. Ethel West is in Portland caring for Mrs. Lillian Robinson, who is ill.

The Junior class of the high school held a merry social Friday evening which was largely attended. Games and dancing were enjoyed.

Swasey Wadlin and family have moved to Boston, where he has a position in the Hudson-Essex service station.

Miss Charlotte Bicknell has gone to Portland, where she is employed in the family of Mr. and Mrs. Arthur H. Robinson.

Mr. and Mrs. Herman Tirrell will be employed at the Summit House, Poland, this summer. Mr. Tirrell is house carpenter.

Mrs. E. L. Goding has been spending several days with her parents in West Peru.

George Lavorgna has been visiting his father, Marco Lavorgna.

Miss Nina Tobin of Fayette was a recent guest of Mrs. C. T. Bonney.

The Relief Corps held a pleasant meeting with Mrs. Abbie S. Proctor, Tuesday, when State of Maine day was observed, each member having something about Maine.

Mrs. Ernest C. Glover gave an enjoyable whist party Tuesday evening. There were six tables. Mrs. Katherine York held the highest score for ladies and Harry Glover for gents. Mrs. Lillian and Edw. L. Goding received the consolation prizes.

Mrs. Amanda O. Foster is spending a few weeks with relatives at North Jay.

Wm. A. Lusk has been visiting his daughter, Mrs. A. L. Newman, and family of Auburn for a few days.

Mrs. Arthur Tyler and children, Eleanor and John, of East Wilton have been guests of relatives in town.

Mrs. Corneilia Richards of Rumford has sold her house in Canton to C. A. Cummings of Lawrence Falls who will move to this place.

A. H. Bicknell has been spending a few days in Lewiston and Portland.

The Patriarchal degree was conferred on two candidates at the meeting of Canton Campment, Friday evening.

A large gathering was present at the meeting of the Canton Point Ladies' Circle, Wednesday.

Chas. Merrill of Hartford had another hit turn. His daughter, Mrs. Lida Waterhouse, and brother-in-law, John Collins, both of Kittery are with him for a time.

The Ladies' Aid will hold an Easter sale at the Orange Hall, Thursday afternoon, April 9th. A chicken pie and baked bean supper will be served from 5:30 to 7 o'clock and an entertainment will be held in the evening.

The prize speaking contest for Canton high school will be held at the Orange Hall next Friday evening and a dance will follow.

Rev. Geo. H. Hamlen of Lewiston preached at the United Baptist Church, Sunday.

On Palm Sunday at the Universalist Church, Elmer Pracee took for his subject, "A Highway for the Triumphant Christ." Special music was furnished. Services were held in the evening followed by stereopticon views.

Miss Ruth Richardson arrived home from Southern Pines, N. C., Monday night.

Mr. and Mrs. George Glover and family moved from Durham, Monday, to the cottage on the farm of C. E. Richardson and will work for the Richardson family of Pinewood Camps this season.

PENALIZING CAREFUL DRIVERS

For several months a "Committee of Nine" has been making an intensive study of the problem presented by proposed and pending legislation for compulsory automobile insurance or security. This Committee has just issued its report on this very important problem. It says:

"Compulsory automobile insurance or security would be only a palliative. The true remedy is accident prevention. As true accidents can be largely reduced. Legislation to this end should be given primary consideration.

"In any event, no measure for compulsory automobile insurance or security should be enacted until after adequate measures for accident prevention have been put into effect.

"Securing financial responsibility for automobile accidents can be largely reduced.

"Securing financial responsibility for automobile accidents can be solved only by uniform state laws. Confusion and disorder would be the result if the various states should each go its own way with legislation now proposed or pending.

"The large majority of those injured in automobile accidents would in no way or degree be benefited by compulsory

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Etude	2.00	1.75
Everybody's	2.50	2.25
Film Fun	2.00	1.85
Life	3.00	2.50
Physical Culture	2.50	2.25
Radio News	2.50	2.25
Red Book	3.00	2.50
St. Nicholas	4.00	3.25
Science and Invention	2.50	2.25
Travel Magazine	4.00	

CITY OF NEW YORK INSURANCE CO.

Assets Dec. 31, 1924
 Mortgage Loans, \$48,700.00
 Stocks and Bonds, 2,192,284.24
 Cash in Office and Bank, 462,777.80
 Agents' Balances, 320,609.46
 Interest and Rents, 25,610.00
 All other Assets, 357,984.76
 Gross Assets, \$4,614,664.26
 Deduct items not admitted, 4,799.43
 Admitted Assets, \$4,609,864.83
 Liabilities Dec. 31, 1924
 Net Unpaid Losses, \$425,231.00
 Unearned Premiums, 1,575,202.00
 All other Liabilities, 305,656.19
 Cash Capital, 1,000,000.00
 Surplus over all Liabilities, 284,875.61
 Total Liabilities and Surplus, \$4,509,903.80

CALLEDONIAN AMERICAN INSURANCE COMPANY OF NEW YORK

Assets Dec. 31, 1924
 Stocks and Bonds, \$781,017.00
 Cash in Office and Bank, \$1,172,247.00
 Agents' Balances, \$7,376.78
 Interest and Rents, \$4,323.34
 All other Assets, \$4,323.34
 Gross Assets, \$4,900,444.37
 Deduct items not admitted, 4,299.56
 Admitted Assets, \$4,896,144.81
 Liabilities Dec. 31, 1924
 Net Unpaid Losses, \$39,577.91
 Unearned Premiums, \$49,282.29
 All other Liabilities, 17,400.00
 Cash Capital, 200,000.00
 Surplus over all Liabilities, 228,494.81
 Total Liabilities and Surplus, \$490,254.81

BRITISH AMERICAN ASSURANCE COMPANY, TORONTO, CANADA

Assets Dec. 31, 1924
 Stocks and Bonds, \$1,950,324.13
 Cash in Office and Bank, \$1,181,126.20
 Agents' Balances, \$21,288.20
 Interest and Rents, \$1,478.00
 All other Assets, \$9,777.87
 Gross Assets, \$4,233,194.39
 Liabilities Dec. 31, 1924
 Net Unpaid Losses, \$3,200,421.00
 Unearned Premiums, \$1,452,800.75
 All other Liabilities, 28,741.12
 Cash Capital, 200,000.00
 Surplus over all Liabilities, 520,481.72
 Total Liabilities and Surplus, \$4,233,194.39

MECHANICS INSURANCE COMPANY, PHILADELPHIA, PA.

Assets Dec. 31, 1924
 Real Estate, \$72,430.11
 Mortgage Loans, 46,450.00
 Stocks and Bonds, 5,328,330.38
 Cash in Office and Bank, 218,814.02
 Agents' Balances, 376,317.48
 Interest and Rents, 837.81
 All other Assets, 107,969.99
 Gross Assets, \$1,191,002.79
 Deduct items not admitted, 18,292.32
 Admitted Assets, \$1,172,710.47
 Liabilities Dec. 31, 1924
 Net Unpaid Losses, \$237,908.25
 Unearned Premiums, 2,239,300.12
 All other Liabilities, 52,500.45
 Cash Capital, 500,000.00
 Surplus over all Liabilities, 1,302,001.65
 Total Liabilities and Surplus, \$4,172,710.47

MILWAUKEE MECHANICAL INSURANCE COMPANY, MILWAUKEE, WISCONSIN

Assets Dec. 31, 1924
 Real Estate, \$31,812.60
 Mortgage Loans, 924,330.00
 Stocks and Bonds, 6,777,131.00
 Cash in Office and Bank, 100,184.13
 Agents' Balances, 99,110.75
 Interest and Rents, 64,187.24
 All other Assets, 289,162.11
 Gross Assets, \$9,027,187.83
 Deduct items not admitted, 21,833.28
 Admitted Assets, \$8,995,354.55
 Liabilities Dec. 31, 1924
 Net Unpaid Losses, \$409,500.87
 Unearned Premiums, \$1,018,244.81
 All other Liabilities, 231,434.39
 Cash Capital, 7,750,000.00
 Surplus over all Liabilities, 2,165,922.23
 Total Liabilities and Surplus, \$8,995,354.55

CALLEDONIAN INSURANCE COMPANY OF EDINBURGH, SCOTLAND

Assets Dec. 31, 1924
 Stocks and Bonds, \$3,341,012.33
 Cash in Office and Bank, 118,267.82
 Agents' Balances, 606,139.21
 Interest and Rents, 132,668.18
 All other Assets, 132,668.18
 Gross Assets, \$4,190,525.72
 Deduct items not admitted, 37,006.71
 Admitted Assets, \$4,153,519.01
 Liabilities Dec. 31, 1924
 Net Unpaid Losses, \$127,763.13
 Unearned Premiums, 2,661,113.50
 All other Liabilities, 120,000.00
 Surplus over all Liabilities, 1,344,642.38
 Total Liabilities and Surplus, \$4,153,519.01

FIREMEN'S INSURANCE COMPANY, NEWARK, N. J.

Assets Dec. 31, 1924
 Real Estate, \$434,961.74
 Mortgage Loans, 2,000,211.40
 Stocks and Bonds, 9,475,000.00
 Cash in Office and Bank, 400,000.00
 Agents' Balances, 1,100,117.34
 Interest and Rents, 8,777.00
 All other Assets, 100,000.00
 Gross Assets, \$14,019,067.48
 Deduct items not admitted, 12,700.00
 Admitted Assets, \$14,006,367.48
 Liabilities Dec. 31, 1924
 Net Unpaid Losses, \$1,100,000.00
 Unearned Premiums, 2,700,000.00
 All other Liabilities, 1,000,000.00
 Cash Capital, 1,000,000.00
 Surplus over all Liabilities, 1,000,000.00
 Total Liabilities and Surplus, \$14,006,367.48

FIREMEN'S INSURANCE COMPANY, NEWARK, N. J.

Assets Dec. 31, 1924
 Real Estate, \$434,961.74
 Mortgage Loans, 2,000,211.40
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 Deduct items not admitted, 12,700.00
 Admitted Assets, \$14,006,367.48
 Liabilities Dec. 31, 1924
 Net Unpaid Losses, \$1,100,000.00
 Unearned Premiums, 2,700,000.00
 All other Liabilities, 1,000,000.00
 Cash Capital, 1,000,000.00
 Surplus over all Liabilities, 1,000,000.00
 Total Liabilities and Surplus, \$14,006,367.48

FIREMEN'S INSURANCE COMPANY, NEWARK, N. J.

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 Unearned Premiums, 2,700,000.00
 All other Liabilities, 1,000,000.00
 Cash Capital, 1,000,000.00
 Surplus over all Liabilities, 1,000,000.00
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 Interest and Rents, 8,777.00
 All other Assets, 100,000.00
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 Deduct items not admitted, 12,700.00
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 Liabilities Dec. 31, 1924
 Net Unpaid Losses, \$1,100,000.00
 Unearned Premiums, 2,700,000.00
 All other Liabilities, 1,000,000.00
 Cash Capital, 1,000,000.00
 Surplus over all Liabilities, 1,000,000.00
 Total Liabilities and Surplus, \$14,006,367.48

FIREMEN'S INSURANCE COMPANY, NEWARK, N. J.

Assets Dec. 31, 1924
 Real Estate, \$434,961.74
 Mortgage Loans, 2,000,211.40
 Stocks and Bonds, 9,475,000.00
 Cash in Office and Bank, 400,000.00
 Agents' Balances, 1,100,117.34
 Interest and Rents, 8,777.00
 All other Assets, 100,000.00
 Gross Assets, \$14,019,067.48
 Deduct items not admitted, 12,700.00
 Admitted Assets, \$14,006,367.48
 Liabilities Dec. 31, 1924
 Net Unpaid Losses, \$1,100,000.00
 Unearned Premiums, 2,700,000.00
 All other Liabilities, 1,000,000.00
 Cash Capital, 1,000,000.00
 Surplus over all Liabilities, 1,000,000.00
 Total Liabilities and Surplus, \$14,006,367.48

FIREMEN'S INSURANCE COMPANY, NEWARK, N. J.

Assets Dec. 31, 1924
 Real Estate, \$434,961.74
 Mortgage Loans, 2,000,211.40
 Stocks and Bonds, 9,475,000.00
 Cash in Office and Bank, 400,000.00
 Agents' Balances, 1,100,117.34
 Interest and Rents, 8,777.00
 All other Assets, 100,000.00
 Gross Assets, \$14,019,067.48
 Deduct items not admitted, 12,700.00
 Admitted Assets, \$14,006,367.48
 Liabilities Dec. 31, 1924
 Net Unpaid Losses, \$1,100,000.00
 Unearned Premiums, 2,700,000.00
 All other Liabilities, 1,000,000.00
 Cash Capital, 1,000,000.00
 Surplus over all Liabilities, 1,000,000.00
 Total Liabilities and Surplus, \$14,006,367.48

FIREMEN'S INSURANCE COMPANY, NEWARK, N. J.

Assets Dec. 31, 1924
 Real Estate, \$434,961.74
 Mortgage Loans, 2,000,211.40
 Stocks and Bonds, 9,475,000.00
 Cash in Office and Bank, 400,000.00
 Agents' Balances, 1,100,117.34
 Interest and Rents, 8,777.00
 All other Assets, 100,000.00
 Gross Assets, \$14,019,067.48
 Deduct items not admitted, 12,700.00
 Admitted Assets, \$14,006,367.48
 Liabilities Dec. 31, 1924
 Net Unpaid Losses, \$1,100,000.00
 Unearned Premiums, 2,700,000.00
 All other Liabilities, 1,000,000.00
 Cash Capital, 1,000,000.00
 Surplus over all Liabilities, 1,000,000.00
 Total Liabilities and Surplus, \$14,006,367.48

FIREMEN'S INSURANCE COMPANY, NEWARK, N. J.

Assets Dec. 31, 1924
 Real Estate, \$434,961.74
 Mortgage Loans, 2,000,211.40
 Stocks and Bonds, 9,475,000.00
 Cash in Office and Bank, 400,000.00
 Agents' Balances, 1,100,117.34
 Interest and Rents, 8,777.00
 All other Assets, 100,000.00
 Gross Assets, \$14,019,067.48
 Deduct items not admitted, 12,700.00
 Admitted Assets, \$14,006,367.48
 Liabilities Dec. 31, 1924
 Net Unpaid Losses, \$1,100,000.00
 Unearned Premiums, 2,700,000.00
 All other Liabilities, 1,000,000.00
 Cash Capital, 1,000,000.00
 Surplus over all Liabilities, 1,000,000.00
 Total Liabilities and Surplus, \$14,006,367.48

NORTH AMERICAN ACCIDENT INSURANCE CO., CHICAGO, ILLINOIS

Assets Dec. 31, 1924
 Mortgage Loans, \$589,865.43
 Collateral Loans, 1,500.00
 Stocks and Bonds, 643,978.47
 Cash in Office and Bank, 127,087.92
 Agents' Balances, 189,061.69
 Bills Receivable, 35,111.31
 Interest and Rents, 15,202.91
 All other Assets, 2,958.59
 Gross Assets, \$1,615,538.15
 Deduct items not admitted, 41,710.08
 Admitted Assets, \$1,573,828.07
 Liabilities Dec. 31, 1924
 Net Unpaid Losses, \$259,862.83
 Unearned Premiums, 750,849.00
 All other Liabilities, 129,135.87
 Cash Capital, 200,000.00
 Surplus over all Liabilities, 190,390.32
 Total Liabilities and Surplus, \$1,573,828.07

INDEMNITY INSURANCE COMPANY OF NORTH AMERICA, PHILADELPHIA, PA.

Assets Dec. 31, 1924
 Stocks and Bonds, \$470,711.03
 Cash in Office and Bank, \$10,459.24
 Agents' Balances, \$2,144,028.43
 Interest and Rents, \$109,876.81
 All other Assets, \$65,140.41
 Gross Assets, \$10,264,226.92
 Deduct items not admitted, 22,777.34
 Admitted Assets, \$10,170,410.58
 Liabilities Dec. 31, 1924
 Net Unpaid Losses, \$2,623,920.03
 Unearned Premiums, \$2,623,920.03
 All other Liabilities, 680,131.34
 Cash Capital, 1,000,000.00
 Surplus over all Liabilities, 1,723,439.18
 Total Liabilities and Surplus, \$10,170,410.58

THE HOME INSURANCE COMPANY, ELIZABETH, N. J.

Assets Dec. 31, 1924
 Stocks and Bonds, \$79,471,719.03
 Cash in Office and Bank, \$5,007,410.43
 Agents' Balances, \$2,111,782.21
 Interest and Rents, \$30,815.00
 All other Assets, \$1,038,458.00
 Gross Assets, \$88,660,279.11
 Admitted Assets, \$88,660,279.11
 Liabilities Dec. 31, 1924
 Net Unpaid Losses, \$48,237,561.00
 Unearned Premiums, \$38,231,500.00
 All other Liabilities, 2,928,260.15
 Cash Capital, 18,000,000.00
 Surplus over all Liabilities, 19,199,861.90
 Total Liabilities and Surplus, \$88,660,279.11

HARTFORD LIVE STOCK INSURANCE COMPANY, HARTFORD, CONNECTICUT

Assets Dec. 31, 1924
 Stocks and Bonds, \$826,930.00
 Cash in Office and Bank, 106,141.75
 Agents' Balances, 312,992.00
 Interest and Rents, 8,234.10
 All other Assets, 119,568.23
 Gross Assets, \$1,355,867.07
 Deduct items not admitted, 12,278.55
 Admitted Assets, \$1,343,588.52
 Liabilities Dec. 31, 1924
 Net Unpaid Losses, \$50,035.87
 Unearned Premiums, 408,776.70
 All other Liabilities, 70,793.37
 Cash Capital, 300,000.00
 Surplus over all Liabilities, 300,000.00
 Total Liabilities and Surplus, \$1,343,588.52

THE OILARD FIRE & MARINE INSURANCE CO., PHILADELPHIA, PA.

Assets Dec. 31, 1924
 Mortgage Loans, \$173,000.00
 Stocks and Bonds, 4,509,703.53
 Cash in Office and Bank, 289,000.00
 Agents' Balances, 56,813.34
 Interest and Rents, 162,632.56
 All other Assets, 162,632.56
 Gross Assets, \$5,353,182.00
 Deduct items not admitted, 20,134.98
 Admitted Assets, \$5,333,047.02
 Liabilities Dec. 31, 1924
 Net Unpaid Losses, \$35,419.85
 Unearned Premiums, 2,751,137.87
 All other Liabilities, 1,000,000.00
 Cash Capital, 1,000,000.00
 Surplus over all Liabilities, 1,546,489.15
 Total Liabilities and Surplus, \$5,333,047.02

FIRE ASSOCIATION OF PHILADELPHIA, PHILADELPHIA, PA.

Assets Dec. 31, 1924
 Real Estate, \$61,822.91
 Mortgage Loans, 2,389,604.66
 Collateral Loans, 18,300.00
 Stocks and Bonds, 12,343,947.39
 Cash in Office and Bank, 999,215.29
 Agents' Balances, 1,409,336.00
 Interest and Rents, 209,274.81
 All other Assets, 59,041.83
 Gross Assets, \$13,611,096.95
 Deduct items not admitted, 112,952.11
 Admitted Assets, \$13,498,144.84
 Liabilities Dec. 31, 1924
 Net Unpaid Losses, \$1,368,312.40
 Unearned Premiums, 8,746,819.31
 All other Liabilities, 2,744,114.40
 Cash Capital, 1,000,000.00
 Surplus over all Liabilities, 1,000,000.00
 Total Liabilities and Surplus, \$13,498,144.84

HYERLING FIRE INSURANCE CO., INDEPENDENCE, IND.

Assets Dec. 31, 1924
 Real Estate, \$10,813.00
 Mortgage Loans, 2,198,101.00
 Stocks and Bonds, 688,904.00
 Cash in Office and Bank, 31,181.00
 Agents' Balances, 3,271.00
 Interest and Rents, 20,510.00
 All other Assets, 10,000.00
 Gross Assets, \$3,052,700.00
 Deduct items not admitted, 60
 Admitted Assets, \$3,052,640.00
 Liabilities Dec. 31, 1924
 Net Unpaid Losses, \$1,100,000.00
 Unearned Premiums, 2,700,000.00
 All other Liabilities, 1,000,000.00
 Cash Capital, 1,000,000.00
 Surplus over all Liabilities, 1,000,000.00
 Total Liabilities and Surplus, \$3,052,640.00

FIREMEN'S INSURANCE COMPANY, NEWARK, N. J.

Assets Dec. 31, 1924
 Real Estate, \$434,961.74
 Mortgage Loans, 2,000,211.40
 Stocks and Bonds, 9,475,000.00
 Cash in Office and Bank, 400,000.00
 Agents' Balances, 1,100,117.34
 Interest and Rents, 8,777.00
 All other Assets, 100,000.00
 Gross Assets, \$14,019,067.48
 Deduct items not admitted, 12,700.00
 Admitted Assets, \$14,006,367.48
 Liabilities Dec. 31, 1924
 Net Unpaid Losses, \$1,100,000.00
 Unearned Premiums, 2,700,000.00
 All other Liabilities, 1,000,000.00
 Cash Capital, 1,000,000.00
 Surplus over all Liabilities, 1,000,000.00
 Total Liabilities and Surplus, \$14,006,367.48

FIREMEN'S INSURANCE COMPANY, NEWARK, N. J.

Assets Dec. 31, 1924
 Real Estate, \$434,961.74
 Mortgage Loans, 2,000,211.40
 Stocks and Bonds, 9,475,000.00
 Cash in Office and Bank, 400,000.00
 Agents' Balances, 1,100,117.34
 Interest and Rents, 8,777.00
 All other Assets, 100,000.00
 Gross Assets, \$14,019,067.48
 Deduct items not admitted, 12,700.00
 Admitted Assets, \$14,006,367.48
 Liabilities Dec. 31, 1924
 Net Unpaid Losses, \$1,100,000.00
 Unearned Premiums, 2,700,000.00
 All other Liabilities, 1,000,000.00
 Cash Capital, 1,000,000.00
 Surplus over all Liabilities, 1,000,000.00
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 Cash in Office and Bank, 400,000.00
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 All other Assets, 100,000.00
 Gross Assets, \$14,019,067.48
 Deduct items not admitted, 12,700.00
 Admitted Assets, \$14,006,367.48
 Liabilities Dec. 31, 1924
 Net Unpaid Losses, \$1,100,000.00
 Unearned Premiums, 2,700,000.00
 All other Liabilities, 1,000,000.00
 Cash Capital, 1,000,000.00
 Surplus over all Liabilities, 1,000,000.00
 Total Liabilities and Surplus, \$14,006,367.48

FIREMEN'S INSURANCE COMPANY, NEWARK, N. J.

Assets Dec. 31, 1924
 Real Estate, \$434,961.74
 Mortgage Loans, 2,000,211.40
 Stocks and Bonds, 9,475,000.00
 Cash in Office and Bank, 4

